

IN THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
LUFKIN DIVISION

IN RE:

LACY SHAE GATLIN  
1707 SPRUCE STREET  
LUFKIN, TX 75901  
xxx-xx-5900

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\*  
\* Case No. 24-90135  
\* Chapter 13  
\*  
\*  
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Debtor

TRUSTEE'S REPORT ON 341 CREDITORS' MEETING  
(Hereinafter referred to as "Trustee's 341 Report")

ATTORNEY FOR DEBTOR<sup>1</sup>: W DAVID STEPHENS  
CHAPTER 13 TRUSTEE: Lloyd Kraus

**I. General Information on Case:**

Date Petition Filed On	6/3/2024
Date of First Meeting of Creditors	7/24/2024
Reset Date of Meeting of Creditors	
Date Meeting of Creditors was concluded	NOT concluded –her SS card
Presiding Officer:	Sylvia
Confirmation Hearing Date	9/5/2024
First Year Tax Return/Refund to be turned over to Trustee	<b>2024</b>

**II. Requested Amendments requested within 14 days of 341 Creditors' Meeting:**

Plan	
Schedules	
Exemptions	
Budget	
SOFA	
Means Test	
Other	

**III. Mortgage Information obtained during 341 Creditors' Meeting:**

Under the Plan, does the Debtor pay direct post-petition monthly mortgage payments?	<b>Yes</b>
If Yes, complete the following information	
Name of Mortgage Company	<b>PHH Mortgage Services</b>

Amount of Monthly Mortgage Payment	<b>REVERSE MORTGAGE</b>
Due Date of Monthly Mortgage Payment	<b>n/a</b>
Is the Debtor current with Debtor's post-petition mortgage payments as of the date of Creditors' Meeting?	<b>n/a</b>
If not current, what is the amount of the post-petition mortgage arrears as of the date of Creditors' Meeting (or number of months delinquent)?	<b>n/a</b>

**IV. Verification/Information for Trustee requested 14 days before 341 Meeting (e-mail to [docs@ch13tyler.com](mailto:docs@ch13tyler.com) with the subject line containing the Debtor's name and case number):**

Y	N	NA	
			WWO Info
			Tax Returns (last return filed)*
			Bank Statements (balance verification on Petition Date)
			Proof of Insurance [home, car(s)]
			Proof of Value of Real Estate
			Pay Stubs/Verification of Other Income
			Profit/Loss Statements (business cases)
			Proof of Charitable Contributions (if over \$100)
			Verification of Other Expenses (as requested)
			Other
x			Debtor Present?
	x		Co-Debtor, if any, Present?
x			Debtor's Attorney Present?
	x		Creditor(s) present?

\*No later than the day before the first 341 meeting, Debtor(s) are required to file all tax returns under applicable nonbankruptcy law for all tax periods ending during the 4 year period ending on date of the filing of the petition. If any such tax return has not been filed, the Trustee shall hold the meeting open for 30 days to allow the Debtor(s) to file such tax returns. 11 USC 1308. If the return(s) have not been filed after 30 days, the Trustee shall conclude the 341 meeting and move to dismiss the case.

**V. Additional Information provided to Debtor(s) at 341 Creditors' Meeting:**

Did Debtor receive Trustee's Memo relating to treatment of tax refunds	<b>Yes</b>
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received during the pendency of the  
bankruptcy?

Respectfully submitted,

Lloyd Kraus  
CHAPTER 13 TRUSTEE

/s/ Lloyd Kraus

Lloyd Kraus, Chapter 13 Trustee SBN 24066773  
110 N. College, Suite 1200  
Tyler, TX 75702  
(903) 593-7777; FAX (903) 597-1313

#### CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing document has been served upon the following parties in interest by mailing a copy of same to them via first class mail or electronically on 7/24/24:

W DAVID STEPHENS  
P O BOX 444  
LUFKIN, TX 75902

LACY SHAE GATLIN  
1707 SPRUCE STREET  
LUFKIN, TX 75901

/s/ Lloyd Kraus  
Lloyd Kraus, SBN 24066773